

College Freshman Financial Tips

1. Make a budget and stick to it
Take an honest inventory of your spending, prioritize your spending needs
2. Save early and often
3. Avoid credit card offers
Don't saddle yourself with a high-interest annual fee credit card. Credit cards do not equal free money!
4. Take advantage of student perks
Discounts for meal plans, restaurants near campus, etc.
5. Payless for text books
Look at online retailers like Amazon.com or eBay.com for used books
6. Borrow as little as possible if taking out student loans
7. Get organized
Avoid paying late fees for overdue bills, library books, videos and parking fines.
Nail your schedule down early to get the classes you need
8. Avoid unnecessary fees
ATM fees- use the ATM affiliated with your bank; Set up text and email alerts for your bank accounts and credit card to avoid overdraft fees and late payment fees
9. Protect yourself from fraud
10. Clip coupons for grocery shopping, restaurant offers, dry cleaning, etc.



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